Mitchell Ghaneie(mghaneie@marksgray.com) To:

U.S. Trademark Application Serial No. 97484762 - RELM **Subject:**

November 14, 2023 01:10:09 PM EST **Sent:**

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Attachments

AHD-helm

AHD-realm

AHD-relm

MST-relm

METLIFE

METLIFE-about

TB

VERTAFORE

AGENT_SYNC

THIRD-PARTY_REGISTRATIONS

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United States Patent and Trademark Office (USPTO) Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97484762

Mark: RELM

Correspondence Address:

Mitchell Ghaneie Marks Gray, P.A. 1200 Riverplace Boulevard

Suite 800

Jacksonville FL 32207 **UNITED STATES**

Applicant: Joseph Thomas Ziolkowski

Reference/Docket No. N/A

Correspondence Email Address: mghaneie@marksgray.com

FINAL OFFICE ACTION

Response deadline. File a request for reconsideration of this final Office action and/or a timely appeal to the Trademark Trial and Appeal Board (TTAB) within three months of the "Issue date" below to avoid <u>abandonment</u> of the application. Review the Office action and respond using one of the links below to the appropriate electronic forms in the "How to respond" section below.

Request an extension. For a fee, applicant may request one three-month extension of the response deadline prior to filing a response and/or an appeal. The request must be filed within three months of the "Issue date" below. If the extension request is granted, the USPTO must receive applicant's response and/or appeal within six months of the "Issue date" to avoid abandonment of the application.

Issue date: November 14, 2023

INTRODUCTION

This Office action is in response to applicant's communication filed on October 16, 2023.

In the previous Office action, the trademark examining attorney refused registration of the applied-for mark based on Trademark Act Section 2(d) for a likelihood of confusion with registered marks. The refusal is now **FINAL** for the reasons set forth below. *See* 37 C.F.R. §2.63(b); TMEP §714.04.

SUMMARY OF FINAL ISSUE:

• Section 2(d) Refusal – Likelihood of Confusion

SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION

Registration of the applied-for mark was previously refused because of a likelihood of confusion with the marks in U.S. Registration Nos. 6288043 and 6288096. Trademark Act Section 2(d), 15 U.S.C. §1052(d); see TMEP §§1207.01 et seq. The registrations were attached to the prior Office action.

Trademark Act Section 2(d) bars registration of an applied-for mark that is so similar to a registered mark that it is likely consumers would be confused, mistaken, or deceived as to the commercial source of the services of the parties. *See* 15 U.S.C. §1052(d). Likelihood of confusion is determined on a case-by-case basis by applying the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) (called the "du Pont factors"). *In re i.am.symbolic, llc*, 866 F.3d 1315, 1322, 123 USPQ2d 1744, 1747 (Fed. Cir. 2017). Any evidence of record related to

those factors need be considered; however, "not all of the *DuPont* factors are relevant or of similar weight in every case." *In re Guild Mortg. Co.*, 912 F.3d 1376, 1379, 129 USPQ2d 1160, 1162 (Fed. Cir. 2019).

In view of applicant's response, the following factors are considered here: (1) the similarities between the compared marks; (2) the relatedness of the identified services, and; (3) applicant's allegations regarding registrant's use of the mark. *See In re i.am.symbolic, llc*, 866 F.3d at 1322, 123 USPQ2d at 1747; TMEP §1207.01.

Similarity of the Marks

Marks are compared in their entireties for similarities in appearance, sound, connotation, and commercial impression. *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014); TMEP §1207.01(b)-(b)(v). "Similarity in any one of these elements may be sufficient to find the marks confusingly similar." *In re Inn at St. John's, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018); TMEP §1207.01(b).

In this case, the following marks must be compared:

Application No. 97484762: RELM, in standard characters

Registration No. 6288043: REALM HEALTH, in standard characters, with HEALTH disclaimed

Registration No. 6288096: REALM HEALTH, featured in a design, with HEALTH disclaimed

The marks were previously found confusingly similar because REALM dominates in forming the commercial impression of the registered mark and this is the phonetic equivalent of the applied-for mark in its entirety. *In re Detroit Athletic Co.*, 903 F.3d 1297, 1305, 128 USPQ2d 1047, 1050 (Fed. Cir. 2018); *In re 1st USA Realty Prof'ls, Inc.*, 84 USPQ2d 1581, 1586 (TTAB 2007)TMEP §1207.01(b)(iv), (b)(viii), (c)(ii).

Applicant did not dispute this conclusion. Nevertheless, this factor has been further considered

The attached dictionary evidence supports the conclusion that the marks are phonetic equivalents. *See* The American Heritage Dictionary, *realm*, *helm* (showing -ealm and -elm may be pronounced the same). Additional evidence shows that RELM does not have any meaning or significance, supporting the conclusion that it will be interpreted as a misspelling of REALM. *See* The American Heritage Dictionary, *relm*; Microsoft Translator, *relm*. Therefore, the marks create confusingly similar commercial impressions.

Relatedness of the Services

The services must be compared to determine whether they are similar, commercially related, or travel in the same trade channels. *See Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369-71, 101 USPQ2d 1713, 1722-23 (Fed. Cir. 2012); TMEP §§1207.01, 1207.01(a)(vi).

In this case, the relatedness of the following services must be considered:

Application No. 97484762 (RELM):

Class 036: Insurance carrier services

Registration No. 6288043 (**REALM HEALTH**):

Class 036: Insurance agencies; Insurance agencies in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance agency and brokerage; Insurance brokerage; Insurance brokerage in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance brokerage services; Insurance consultancy; Insurance consultation; Insurance consulting in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance information; Insurance information and consultancy; Insurance services, namely, insurance eligibility review and verification and consultation in the indemnity, life, critical illness, accident, dental and vision industry; Advisory services in the field of employee benefits for group healthcare and business insurance offered to employees in addition to standard benefits such as medical, dental, life insurance including short term disability, long term disability, cancer insurance, accidental death and dismemberment; Brokerage in the field of insurance; Consultancy services relating to insurance; Consulting and information concerning insurance; Life insurance brokerage; Providing insurance information; Providing insurance premium rate quotes via on-line, telephone and mail means; Providing a website featuring educational information in the field of business insurance; Providing information about healthcare insurance plans; Providing information in insurance matters

Registration No. 6288096 (**REALM HEALTH**):

Class 036: Insurance agencies; Insurance agencies in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance agency and brokerage; Insurance brokerage in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance consultancy; Insurance consultation; Insurance consulting in the field of indemnity, life, critical illness, accident, dental and vision insurance; Insurance information; Insurance information and consultancy; Insurance services, namely, insurance eligibility review and verification and consultation in the indemnity, life, critical illness, accident, dental and vision industry; Advisory services in the field of employee benefits for group healthcare and business insurance offered to employees in addition to standard benefits such as medical, dental, life insurance including short term disability, long term disability, cancer insurance, accidental death and dismemberment; Brokerage in the insurance fields of indemnity, life, critical illness, accident, dental and vision; Consultancy services relating to insurance; Consulting and information concerning insurance; Life insurance brokerage; Providing insurance information; Providing insurance premium rate quotes via on-line, telephone and mail means; Providing a website featuring educational information in the field of business insurance; Providing information in insurance matters

The services were previously found to be related in light of evidence of third-party registrations showing that they are of a kind that commonly emanate from a single entity under the same mark. See In re I-Coat Co., 126 USPQ2d 1730, 1737 (TTAB 2018); TMEP §1207.01(d)(iii).

Applicant has not disputed this conclusion. Nevertheless, the relatedness of the services is further

considered.

The attached evidence from MetLife explains that an "insurance carrier is a company that creates and manages insurance policies and is typically the financial resource behind them." In contrast, "[i]nsurance agencies and insurance agents sell policies. Insurance carriers hire and contract independent agencies to sell their insurance products. ... Because of their contracts, they technically work for the carriers." *See also* The Balance, *What is an Insurance Carrier?* This evidence establishes that the services are commercially related. *See, e.g., In re Detroit Athletic Co.*, 903 F.3d 1297, 1307, 128 USPQ2d 1047, 1051 (Fed. Cir. 2018) (finding goods related to the services featuring them for sale). Use of a confusingly similar mark in connection with both selling insurance policies and creating and managing policies is likely to lead to confusion as to the source or sponsorship of the services.

Additional evidence from Vertafore also indicates the services are related because of the increasing availability of direct-to-consumer insurance products, offered by the carrier themselves. Given that the standard of care for purchasing the services is that of the least sophisticated potential purchaser. *In re FCA US LLC*, 126 USPQ2d 1214, 1222 (TTAB 2018), the distinction between the carrier and agency may be lost on a consumer given that the desired insurance "product" can be obtained from either source. Along similar lines, evidence from AgentSync indicates the services are commercially related because insurance agencies and carriers may be in competition "over control of the customer relationship."

Finally, additional third-party registration evidence further supports the conclusion that the services are related because they are commonly offered under a single entity under the same mark. *See* Registration Nos. 5132646, 3544499, 5726608, 6512106, 5393177, 6260065, 6872759, 5329318, 6522977, 6278382, 6556175, 5921347, 5925159, 6290771, 5391272, 5551744. *See In re I-Coat Co.*, 126 USPQ2d 1730, 1737 (TTAB 2018); TMEP §1207.01(d)(iii).

Based on the foregoing, the services are related.

Registrant's Use of the Mark

Applicant argues that the registrations are void. However, a trademark or service mark registration on the Principal Register is prima facie evidence of the validity of the registration and the registrant's exclusive right to use the mark in commerce in connection with the specified services. *See* 15 U.S.C. §1057(b); TMEP §1207.01(d)(iv).

Thus, evidence and arguments that constitute a collateral attack on a cited registration are not relevant during ex parte prosecution. *See In re Dixie Rests.*, 105 F.3d 1405, 1408, 41 USPQ2d 1531, 1534-35 (Fed. Cir. 1997); *In re Peebles Inc.*, 23 USPQ2d 1795, 1797 n.5 (TTAB 1992); TMEP §1207.01(d)(iv). Such evidence and arguments may, however, be pertinent to a formal proceeding before the Trademark Trial and Appeal Board to cancel the cited registration.

Conclusion

For the reasons set forth above, the refusal under Trademark Act Section 2(d) is now made **FINAL** because of a likelihood of confusion with the marks in U.S. Registration Nos. 6288043 and 6288096. *See* 15 U.S.C. §1052(d); 37 C.F.R. §2.63(b).

HOW TO RESPOND. File a <u>request form for reconsideration of this final Office action</u> that fully resolves all outstanding requirements and/or refusals and/or file a timely <u>appeal form to the Trademark Trial and Appeal Board</u> with the required fee(s). Alternatively, applicant may file a <u>request form for an extension of time to file a response</u> for a fee.

/John LaMont/ Examining Attorney LO123--LAW OFFICE 123 (571) 270-0404 John.LaMont@USPTO.GOV

RESPONSE GUIDANCE

- Missing the deadline for responding to this letter will cause the application to <u>abandon</u>. A response, appeal, or extension request must be received by the USPTO on or before 11:59 p.m. Eastern Time of the last day of the response deadline. Trademark Electronic Application System (TEAS) and Electronic System for Trademark Trials and Appeals (ESTTA) <u>system availability</u> could affect an applicant's ability to timely respond. For help resolving technical issues with TEAS, email <u>TEAS@uspto.gov</u>.
- Responses signed by an unauthorized party are not accepted and can cause the application to abandon. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with <u>legal authority to bind a juristic applicant</u>. If applicant has an attorney, the response must be signed by the attorney.
- If needed, **find contact information for the supervisor** of the office or unit listed in the signature block.



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helm 1 (hělm)



n.

1. Nautical The steering gear of a ship, especially the tiller or wheel.

2. A position of leadership or control: at the helm of the government.

To take the helm of, sheer or direct.

[Middle English, from Old English helma.]

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helm ² (hēlm) Archaic



n.
A helmet.
tr.v. helmed, helm-ing, helms
To cover or furnish with a helmet.

[Middle English, from Old English; see **kel**-¹ in the Appendix of Indo-European roots.]

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The Usage Panel is a group of nearly 200 prominent scholars, creative writers, journalists, diplomats, and others in occupations requiring mastery of language. Annual surveys have gauged the acceptability of particular usages and grammatical constructions.

THE PANELISTS

realm (rělm)

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A community or territory over which a sovereign rules; a kingdom.
 An area or sphere, as of knowledge or activity: the realm of science. See Synonyms at field.

 $\label{eq:continuous} \begin{tabular}{ll} \begin{tabular}{ll} \hline Middle English realme, from Old French, alteration (influenced by Old French reial, royal) of Latin regimen, government, from regere, to rule; see {\bf reg.} in the Appendix of Indo-European roots.] \\ \hline \end{tabular}$

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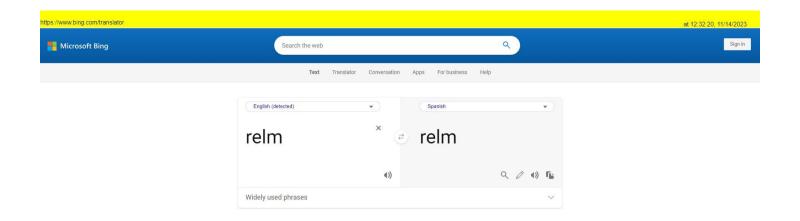
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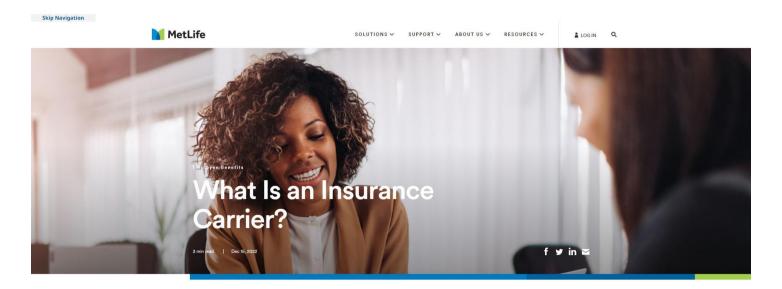
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An insurance carrier is a company that creates and manages insurance policies and is typically the financial resource behind them.

What does an insurance carrier do?

Insurance is provided by an insurance carrier that is responsible for underwriting insurance plans and issuing payments for claims. Note: There are cases in which a carrier may not be financially responsible, but instead serves as an administrator of insurance policies. In these instances, the

employer offering the coverage manages claims.

Here's a basic overview of how the process works: You (or your employer) pay an insurance carrier for an insurance policy. This insurance policy covers your healthcare or assets up to a certain amount. When something happens to you or the relevant asset, you submit an insurance claim explaining the situation. Your carrier is then responsible for paying some or all of the damages.

Other names for insurance carriers

The term insurance carrier has a few synonyms that you can use interchangeably:

- Insurance carrier
- Insurance company
- Insurance provider
- Insurer

However, it's important to note that certain terms are not synonymous with insurance carrier.

Insurance agencies and brokers are two major players in the insurance industry, but neither are

What is an insurance agency?

Insurance agencies and insurance agents sell policies. Insurance carriers hire and contract independent agencies to sell their insurance products. They can work for one or multiple carriers at a time, depending on the contracts. Insurance agents work on commission, so they get a cut of whatever they sell.

Because of their contracts, they technically work for the carriers. Agents have a deep understanding of the insurance coverage that the carriers they represent provide. However, they are not responsible for helping to assess personal or business risk. That's where insurance brokers come in.

What is an insurance broker?

Incurance brokers halp facilitate incurance policy sales. They collaborate with incurance carriers, but

they don't work for them. For example, an employer would hire a broker to help them purchase insurance for their employees from a carrier.

Insurance brokers are third parties that also work on commission. They are often experts in risk management that can help clients explore coverage options.

It's important to know who your insurance carrier is and how to file a claim. But it's also important to know who you're talking to and their roles. Keep in mind, if you're enrolling in benefits through your workplace, you'll communicate directly with your employer and manage your claims with your carrier.

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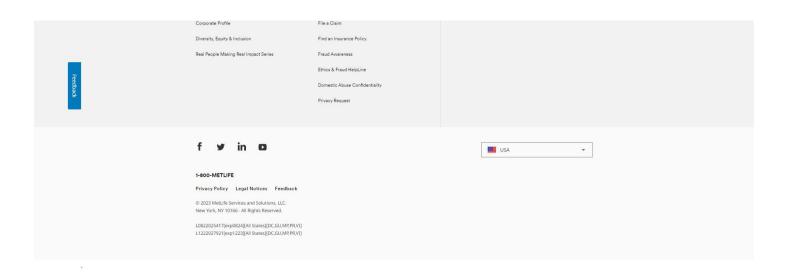
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The first MetLife company in Latin America was established in Mexico in 1992, offering life insurance and retirement savings products to groups and individuals in the private market. With the acquisition of Aseguradora Hidalgo, S.A. in June of 2002. MetLife became a market leader in life insurance for government institutions in Metaco, With about 15% market share, we are presently the largest life inverse in Mexico, coveraging 7.5 million customers (MFC) and 1.1 million customers (AFC). We offer group and individual life insurance, medical expense insurance as well as retirement assings and investment products.

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Established in 1868, MetLife is the largest life insurer in the United States based on life insurance in force. The MetLife companies offer life insurance, annutities, auto and home insurance and other financial services to individuals. We also offer group insurance and retirement and savings products and services to corporations and other institutions.

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By Emily Delbridge | Updated on April 21, 2022

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Insurance Carrier vs. Provider

How to Learn About Your



DEFINITION:

An **insurance carrier** is the company that provides your insurance coverage. It also employs your insurance agent, who handles all of your claims and may help set up your payments on behalf of your carrier.



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How an Insurance Carrier Works

Insurance Carrier vs.

How to Learn About Your

Key Takeaways

- An insurance carrier is the company that provides your insurance coverage.
- You can file an insurance claim with your agent or directly with your carrier in most cases.
- You can find your insurance carrier's information on your declarations page or insurance cards, or by calling your agent.
- You should research a carrier's reputation and financial health before you sign up for a policy.

Definitions and Examples of Insurance Carrier

"Insurance carrier" is just another term for an insurance company. Although you most often speak with your agent, it's your carrier that underwrites your policy and issues payments for your claims. $^{[1]}$

Alternate names: Insurance company or insurance provider

While you may have a great rapport with your insurance agent, what if you need to file a claim? In that case, your carrier's customer service and financial resources will matter most. Your agent can help you through the details, but it's ultimately the carrier that decides the amount of coverage you will receive.

How an Insurance Carrier Works

Insurance Carrier vs. Provider

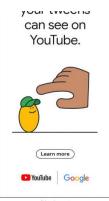
How to Learn About Your Carrier

Important

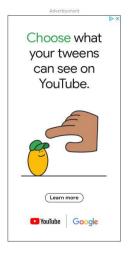
If your carrier goes under, your policy is worth nothing. Be sure you choose a company with a strong history and reputation.

How an Insurance Carrier Works

While an agent or broker will sell you an insurance policy, an insurance carrier may have one or more central offices for handling claims. Agents will often work in smaller offices in places where the carrier offers coverage to you and other customers.



Advertisement



After you choose your coverage options with your agent, they will send your policy to your carrier for <u>underwriting</u>. Then, they will help set up your premium payments. When the time comes to file a claim, in most cases, you'll contact your agent, but in many cases you may also contact your carrier. Your agent will submit your claim to the carrier if you don't do so directly. The carrier will coordinate any follow-up that you need to make with claims adjusters, who work for the carrier. When you receive a payout for your loss, it will come from your insurance carrier.

How an Insurance Carrier
Works

Insurance Carrier vs. Provider

How to Learn About Your

Insurance Carrier vs. Provider

You may also hear the term "insurance provider" used. "Insurance carrier" and "insurance provider" are interchangeable. There is no difference between a carrier and a provider. Both terms describe the company that's behind your policy. [1]

How to Learn About Your Carrier

If you bought your policy through a large national company, you might know the name of the company from catchy jingles and TV commercials. But even if you bought a policy from a smaller company, it's vital to know the name of your carrier.

For instance, suppose you set up insurance through an <u>independent agent</u>, and you don't have their direct contact information handy. You can speed up a claim if you know your carrier's name off the top of your head. It is also helpful when you need to contact your carrier's customer service center.

You can find your carrier's info in a few places:

- <u>Declaration page</u>: The papers you receive from the company that give all the details of your coverage, limits, and everything else about your policy.
- <u>Proof of insurance</u>: The cards your carrier mails to you that you show to confirm that you're covered.
- Call your agent: Your agent will, of course, be able to provide any information you need about your carrier.

You should know the name of the company you bought an insurance





Provider

How to Learn About Your Carrier



your research about its reputation. Look into its financial backing as well.

Read through both the good and bad reviews. What sorts of comments occur the most? Recurring issues are more noteworthy than random rants from a single user.

Tip

Each insurance carrier should issue annual reports that provide detailed information about its financial situation. Look up these reports to make sure the company is financially healthy and able to handle claims.

Financial backing may not be top of mind for you, but it is very important. A poor rating might mean that your claim doesn't get paid. That's clearly not a good situation with an insurance policy.

There are five independent rating agencies; each has its own rating system:

- 1. AM Best
- 2. Fitch
- 3. Kroll Bond Rating Agency (KBRA) How to Learn About Your
 - 4. Moody's
 - 5. Standard & Poor's

Compare the ratings from multiple agencies in order to get a good idea of a carrier's financial status. Check your carrier's rating to ensure that you are properly protected. [2]

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a statement







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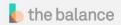
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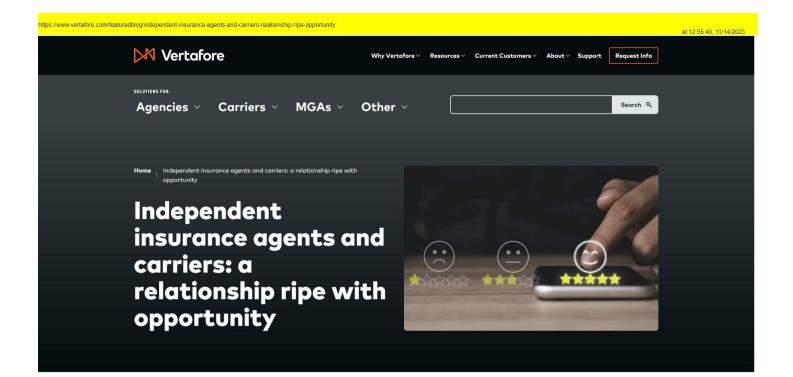
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In <u>a recent survey</u> of over 1,000 independent agency professionals in the U.S., we found several noteworthy trends when it comes to agency relationships with their carrier partners. This relationship can be complicated, and varies agency to agency, but there are some interesting insights when it comes to communication, technology, and how the end-insured come into play.

The value of the independent agent

While direct-to-consumer (DTC) insurance products — especially for simple risks — have picked up market share in recent years, the independent agency model continues to have tremendous value for both consumers and carriers. When we asked our respondents why clients choose to work with an independent agency, several trends were obvious:

- Consumers see their agent as a source of risk expertise and as a trusted advisor
- Independent agents bring a unique local perspective to their client interactions
- Clients feel their agent knows and understands them on a personal level which is especially helpful when it comes to ensuring they have the right coverage
- Working with an agent provides comfort when filing a claim and their personal touch offers peace of mind
- Because they work with multiple insurers, independent agents can secure the best coverage at the best price for their clients

How agents work with carriers

It is evident from these answers that clients value the personal relationship with their agent — and that's why carriers continue to invest in improving their agent experience. But what does that experience look like today from the agent perspective?

Communication: When it comes to communicating with their carriers, many agents still rely on traditional methods. Nearly 60% of agents rely on email, while 27% tend to pick up the phone. Just 11% primarily use the carrier's website. Fewer than 2% interact via text or in-person. Many agents report using a combination of several communication methods.

Compensation: We asked respondents about their satisfaction with their compensation from carriers. The good news: most agents view their compensation favorably and just 3% cite it as a major challenge to working with their carriers. At the same time, the responses show there's room for improvement, particularly around <u>incentive programs</u>. Below are the most common answers for each question:

I understand my compensation package with each carrier:

- Always: 42%
- Sometimes: 37%

I am paid in a timely manner:

Always: 57%

Sometimes: 26%

I can view my compensation information at any time:

- Always: 36%
- Sometimes: 31%

The carriers I work with have great incentive programs:

- Always: 15%
- Sometimes: 50%
- Unsure: 25%

Onboarding: From the agent perspective, carriers have some work to do getting them onboarded and ready to sell. We also asked respondents to rate, in general, their onboarding experience with the carriers they work with. Less than 20%of agents report feeling "very satisfied" with their onboarding. The majority of agents are more ambivalent: 43% answered "somewhat satisfied" and 30% answering "neutral."

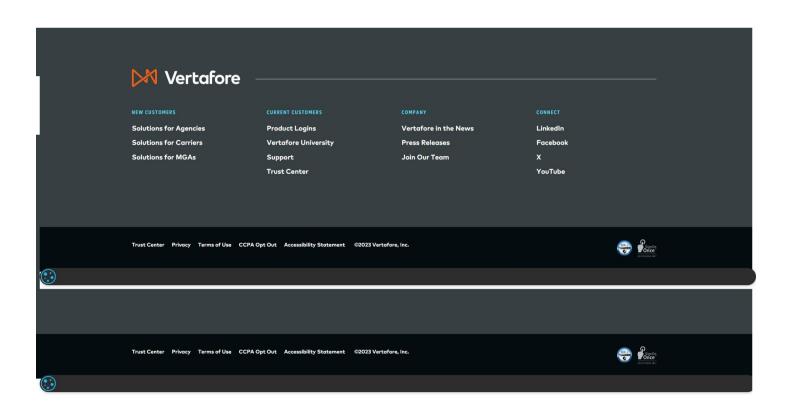
Challenges: A third of survey respondents indicated that their biggest challenge when working with carriers was underwriting response. The second most common challenge was appetites, at 28%. Inconsistent rates and connectivity were the next most common, at 16% and 12%, respectively.

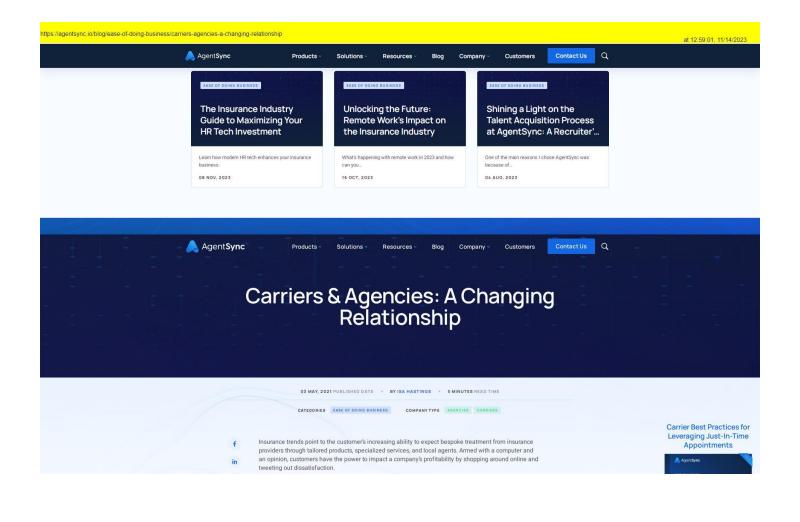
Agencies and carriers in sync

It is clear from the data that while agents value their carrier relationships, there is opportunity for carriers to improve $their\ agent\ experience.\ Investing\ in\ that\ experience\ benefits\ the\ entire\ insurance\ distribution\ channel-from\ enabling$ carriers to get their products to more consumers to ensuring agencies are placing their business with the right partner for them and their clients. Technology solutions that streamline the agency-carrier relationship—including on boarding, compensation, and compliance-- are essential for carriers to become a partner of choice in the distribution

See how InsurTech is helping carriers connect with their agencies.

POSTED APRIL 8, 2021 IN BLOG SHARE ON FACEBOOK TWITTER LINKEDIN





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The 2020 J.D. Power US Insurance Shopping Study found customers who experience poor customer service are eight times more likely to shop for a new carrier than those who don't. The customer experience matters.

With competition for customers higher than ever, insurance companies need to meet customer expectations to remain competitive. As a result, insurance carriers and insurance agencies are re-thinking their relationships with customers and with each other.

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Working toward the same goal

There's no question that the carrier/agency relationship is beneficial to both parties. So collaboration between carrier and agency should be a given. But it isn't.

For too long, carriers and agencies have worked in opposition to each other rather than toward the same goal:



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For too long, carriers and agencies have worked in opposition to each other rather than toward the same goal: customer attraction and retention. The battle between carrier and agency over control of the customer relationship is detrimental to just that, the customer relationship relationship.

It's easy to kick blame down the line — the carrier took too long with a quote, the agent failed to provide all of the necessary information, etc. However, for the carriers and agencies hoping to remain competitive with customers,



collaboration is non-negotiable. Simple communication, outlining requirements and expectations, will go a long way in establishing the trust and dialogue needed to work as a team.

What needs to change?

Appointments

AgentSyr

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with each other. While that doesn't sound so terrible, customers aren't looking to fill their day with interactions with their insurance providers. Instead, they're hoping to address all things insurance through a single interaction in as little time as possible.

Direct customer interaction isn't the only area that traditionally lacks coordination in the carrier/agency relationship. Carriers don't give agents the regular support they need through policy training. Agents undermine carrier trust by blocking markets and testing quotes without ever planning on selling policies.

It's unprofessional and chaotic, which has a way of seeping into the overall customer experience

And, while just one of these challenges can lead to a frustrated customer, all of them combined can push

Local agents: The single point of contact carriers need

Customers rely on agents – not carriers – to provide policy expertise. While technology could help customers connect directly with carriers, the human touch afforded by agents when answering questions or processing claims is one that artificial intelligence and chatbots can't replace in today's customercentric insurance landscape.

In a 2021 study, Accenture found 49 percent of insurance customers trust human advisors when making insurance claims, compared to only 12 percent who trust automated services through phone calls, websites, or email, and only 7 percent who trust chabtost.

Instead of fighting over control of the customer relationship, carriers and agencies need to help agents build trust with customers through the lifecycle of the customer's experience with a carrier.

With the democratization of data, carriers have access to the information they need to hire the agencies and agents best positioned within their target markets. This sets a united tone from the get-go by giving carriers insight into who's selling their products (and who's doing it well) and allows agents to take the reins by wowing customers with market expertise and industry know-how.

So, why not channel communication through a local agent to answer customer needs?

An integrated approach to insurance

If agents are going to handle all direct customer interactions, carriers and agencies need to streamline their business processes through a holistic model that prevents overlap and re-work.

Streamlining internal processes and those that reach between carrier and agency drive efficiencies and foster customer satisfaction. Here's how:

- 1. By identifying areas where carriers and agencies need the same information from customers, both can get that information through the same interaction, preventing the customer from repeating themselves through unnecessary emails and phone calls.
- Allowing tech to take on routine tasks opens up time for employees within carriers and agencies to innovate how they're conducting business. This is an exciting opportunity to revolutionize the insurance industry by re-thinking customer touchpoints.



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The future of carriers and agencies

In the digital age, customers have the power to expect more from their insurance providers. Whether researching competitors to make informed purchasing decisions or interacting with seamless insurtech providers, technology drives a customer-centric insurance landscape that's here to stay. The goliath insurance companies that refuse to adapt will lose out to the lean organizations that adjust to meet growing customer needs and expectations.

Carriers and agencies will need to abandon their sometimes-contentious relationship in favor of a partnership built on trust and innovation. Check out our demos page to learn how AgentSync can help you expand your tech stack to meet customer needs.

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insurance, assessing insurance claims, insurance consultation, insurance carrier services, insurance claims processing, insurance risk management, insurance

subrogation and salvage, and insurance claims administration.

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Serial Number 88787907

Filing Date 2020-02-06T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Owner

Publication Date 2020-06-16

Registration Number 6290771

Date Registered 2021-03-09

(REGISTRANT) Freeway Insurance Services America, LLC (LIMITED

LIABILITY COMPANY; ILLINOIS); 7711 Center Ave., Suite 200,

Huntington Beach, CALIFORNIA 92647, UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (4) STANDARD CHARACTER MARK

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Status REGISTERED

Attorney of Record Lindy M. Herman

Print: November 14, 2023 1:03 PM

APPARENT

Word Mark APPARENT

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IC 036 US 101 100 102

Goods/Services Insurance agencies, insurance carrier services, insurance brokerage, insurance

claims administration and processing; insurance underwriting in the field of motor vehicles; insurance consultancy; providing online information on

insurance matters.

Register PRINCIPAL

Serial Number 88178387

Filing Date 2018-11-01T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Publication Date 2019-04-09

Registration Number 6278382

Date Registered 2021-02-23

(REGISTRANT) EUI Limited (private limited company; UNITED

Owner KINGDOM); TY Admiral, David Street, Cardiff, CF102EH, UNITED

KINGDOM

Type of Mark SERVICE MARK

Mark Drawing Code (4) STANDARD CHARACTER MARK

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Status REGISTERED

Attorney of Record Edward T. White

INSUREON SOLUTIONS

Word Mark INSUREON SOLUTIONS

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IC 036 US 101 100 102

Goods/Services Insurance actuarial services; insurance administration; insurance agencies; insurance carrier services; insurance claims

insurance brokerage services; insurance carrier services; insurance claims processing; insurance consultancy; insurance subrogation; insurance

underwriting services for all types of insurance; assessing insurance claims;

providing information in insurance matters.

Register PRINCIPAL

Serial Number 87377432

Filing Date 2017-03-20T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Owner

Publication Date 2017-08-22

Registration Number 5921347

Date Registered 2019-11-26

• (REGISTRANT) BIN Insurance Holdings, LLC (LIMITED LIABILITY COMPANY; DELAWARE); 30 N. LaSalle Street, Suite 2500, Chicago,

ILLINOIS 60602, UNITED STATES

(LAST LISTED OWNER) SPECIALTY PROGRAM GROUP LLC
 (LIMITED LIABILITY COMPANY, DELAWARE), 150 NORTH

(LIMITED LIABILITY COMPANY; DELAWARE); 150 NORTH RIVERSIDE PLAZA, 17TH FLOOR, CHICAGO, ILLINOIS 60606,

UNITED STATES

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Mark Drawing Code (4) STANDARD CHARACTER MARK

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Status REGISTERED

Attorney of Record Ann K. Ford

TAIA

Word Mark TAIA

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IC 036 US 101 100 102

Goods/Services Insurance administration; Insurance brokerage; Insurance carrier services;

Insurance agency services; Health insurance agency services, life insurance agency services; Insurance consulting in the field of medicare, life, and health,

insurance.

Register PRINCIPAL

Serial Number 88796799

Filing Date 2020-02-13T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Publication Date 2021-03-09

Registration Number 6522977

Date Registered 2021-10-19

(REGISTRANT) Trusted American Insurance Agency, Inc. (CORPORATION;

Owner CALIFORNIA); #200, 201 Creekside Ridge Court, Roseville, CALIFORNIA

95678, UNITED STATES

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Status REGISTERED

Attorney of Record Jalissa Bauman Horne

MARINERS ODYSSEY

Word Mark MARINERS ODYSSEY

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IC 036 US 101 100 102

Goods/Services Insurance underwriting in the field of yachting; Marine insurance underwriting;

Insurance agencies; Insurance agency and brokerage; Insurance brokerage;

Insurance carrier services; Insurance claims processing.

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Filing Date 2007-08-02T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Owner

Publication Date 2008-02-12

Registration Number 3544499

Date Registered 2008-12-09

(REGISTRANT) Mariner's General Insurance Group (CORPORATION;

CALIFORNIA); 206 Riverside Avenue, Newport Beach, CALIFORNIA

92663, UNITED STATES

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Attorney of Record Eric Goodman

WINGMAN TECH E&O

Word Mark WINGMAN TECH E&O

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IC 036 US 100 101 102

Goods/Services Insurance carrier services in the field of cyber attack mitigation insurance;

insurance carrier services; insurance agencies; insurance brokerage

services; insurance carrier services in the field of errors and omissions liability

insurance.

Register PRINCIPAL

Serial Number 97267903

Filing Date 2022-02-15T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Publication Date 2022-07-26

Registration Number 6872759

Date Registered 2022-10-11

(REGISTRANT) Corvus Insurance Holdings, Inc. (CORPORATION;

Owner DELAWARE); 100 Summer Street, Suite 1175, Boston, MASSACHUSETTS

02110, UNITED STATES

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Status REGISTERED

Attorney of Record Caitlin Byczko

COALITION

Word Mark COALITION

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IC 036 US 100 101 102

insurance agency and brokerage services; insurance agency services in the field

of cybersecurity and cyber insurance; insurance carrier services.

•

Goods/Services IC 042 US 101 100

software as a service (SAAS) featuring software for cybersecurity insurance management, data analytics, insurance risk management, quoting, binding, administering and managing insurance policies, and managing and analyzing insurance policy information and insurance policyholder information for use by insurance agencies, insurance brokers, and insurance carriers in the field of cybersecurity insurance.

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Original Filing Basis 1b

Current Filing Basis 1a

Publication Date 2017-12-12

Registration Number 5551744

Date Registered 2018-08-28

(REGISTRANT) COALITION, INC. (CORPORATION; DELAWARE);

Owner #94729, 548 Market Street, San Francisco, CALIFORNIA 94104, UNITED

STATES

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Status REGISTERED

Attorney of Record Benjamin A. Costa

PARKER-DOUGLAS

Word Mark PARKER-DOUGLAS

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IC 036 US 100 101 102

Goods/Services Insurance administration; Insurance agencies; Insurance brokerage; Insurance

brokerage services; Insurance carrier services; Insurance consultancy; Insurance consultation; Insurance information; Insurance information and

consultancy.

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Original Filing Basis 1a

Current Filing Basis 1a

Publication Date 2017-08-22

Registration Number 5329318

Date Registered 2017-11-07

(REGISTRANT) Parker-Douglas Insurance, Inc. (CORPORATION;

Owner COLORADO); Suite 390, 400 S. Colorado Blvd., Denver, COLORADO

80247, UNITED STATES

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Mark Drawing Code (4) STANDARD CHARACTER MARK

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Status REGISTERED

Attorney of Record William E OBrien, Esq.

NORMANDY

Word Mark NORMANDY

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IC 036 US 100 101 102

Insurance underwriting consultation; Insurance actuarial services; Insurance administration; Insurance agencies; Insurance brokerage; Insurance brokerage services; Insurance carrier services; Insurance claims administration; Insurance

claims processing; Insurance consultancy; Insurance consultation; Insurance information; Assessing insurance claims; Claims administration in the field of workers' compensation; Providing information in the field of workers'

compensation; Providing information regarding workers' compensation

insurance policy rates.

Register PRINCIPAL

Serial Number 87516706

Filing Date 2017-07-05T00:00:00

Original Filing Basis 1a

Goods/Services

Owner

Current Filing Basis 1a

Publication Date 2017-11-14

Registration Number 5391272

Date Registered 2018-01-30

(REGISTRANT) Normandy Insurance Company (LIMITED LIABILITY

COMPANY; FLORIDA); 800 Fairway Drive, Suite 160, Deerfield Beach,

FLORIDA 33441, UNITED STATES

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Mark Drawing Code (4) STANDARD CHARACTER MARK

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Status REGISTERED

Attorney of Record David D. Postolski

5132646



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IC 036 US 101 100 102

Goods/Services Insurance agencies; Insurance agency and brokerage; Insurance brokerage;

Insurance brokerage services; Insurance carrier services; Life insurance

brokerage; Providing vehicle insurance rate quotes.

Register PRINCIPAL

Serial Number 87063478

Filing Date 2016-06-07T00:00:00

Original Filing Basis 1a

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Owner

Description of Mark

Publication Date 2016-11-15

Registration Number 5132646

Date Registered 2017-01-31

(REGISTRANT) AMERISERV LLC (LIMITED LIABILITY COMPANY;

NORTH CAROLINA); 1307 5th ave, GARNER, NORTH CAROLINA 27529,

UNITED STATES

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Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

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• The color(s) black, blue, red, green, and white is/are claimed as a feature of

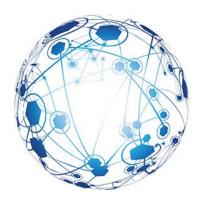
the mark.

• The mark consists of a design with black parallelogram in the top left corner with a car in white, a red parallelogram in the bottom left corner with a

motorcycle and rider in white, a blue parallelogram in the top right corner with a house in white, a green shape with a curved left side in the bottom right corner with a white bus. The overlapping letters "TIC" appear in white in between the colored quadrants in the mark.

Live Dead Indicator LIVE

Status SECTION 8-ACCEPTED



PEO Insurance Brokers Network

Word Mark PEO INSURANCE BROKERS NETWORK

•

Goods/Services IC 036 US 101 100 102

Insurance administration; Insurance agencies; Insurance brokerage; Insurance

carrier services; Insurance consultancy.

Register PRINCIPAL

Serial Number 88958911

Filing Date 2020-06-10T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Description of Mark

Publication Date 2020-11-17

Registration Number 6260065

Date Registered 2021-02-02

Owner (REGISTRANT) Barbera, Garrett (INDIVIDUAL; CALIFORNIA, USA); P.

O. Box 10814, Costa Mesa, CALIFORNIA 92627, UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

Design Code 261513, 261521, 261725, 261901

• The color(s) blue and white is/are claimed as a feature of the mark.

• The mark consists of a globe-like sphere showing various sized hexagons, most with circles around them, connected by lines, all in blue, and the wording "PEO INSURANCE BROKERS NETWORK" in blue. The interior

of the sphere is white.

Disclaimer "PEO INSURANCE BROKERS NETWORK"

Live Dead Indicator LIVE

Status REGISTERED

Attorney of Record Omar Sharif

Drive CarePhilly

Word Mark DRIVE CAREPHILLY

•

Goods/Services IC 036 US 100 101 102

Insurance agencies; insurance brokerage; insurance carrier services; insurance

consultation.

Register PRINCIPAL

Serial Number 88689380

Filing Date 2019-11-12T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Owner

Publication Date 2020-04-07

Registration Number 6512106

Date Registered 2021-10-05

(REGISTRANT) A Plus Insurance Agency LLC (LIMITED LIABILITY

COMPANY; PENNSYLVANIA); 1509 Tyson Avenue, Philadelphia,

PENNSYLVANIA 19149, UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (4) STANDARD CHARACTER MARK

Disclaimer "DRIVE"

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Status REGISTERED

Attorney of Record Sarah Holmes



Word Mark DECENT

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IC 036 US 101 100 102

Insurance actuarial services; Insurance administration; Insurance agencies; Insurance brokerage; Insurance brokerage services; Insurance carrier services;

Goods/Services Insurance claims administration; Insurance claims processing; Insurance consultancy; Insurance consultation; Insurance information; Insurance

information and consultancy; Insurance subrogation; Insurance subrogation and salvage; Insurance underwriting consultation; Assessing insurance claims;

Health insurance underwriting; Medical insurance underwriting.

Register PRINCIPAL

Serial Number 88396424

Filing Date 2019-04-22T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Publication Date 2019-09-17

Registration Number 5925159

Date Registered 2019-12-03

Owner (REGISTRANT) Decent Inc. (CORPORATION; DELAWARE); Decent Inc.,

P.O. Box 4366, Seattle, WASHINGTON 98194, UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

Design Code 021101, 270104

Description of Mark • Color is not claimed as a feature of the mark.

• The mark consists of a stylized heart with a "D" visible within it, with the wording "DECENT" to the right.

Live Dead Indicator LIVE

Status REGISTERED

Education Underwriters

Word Mark EDUCATION UNDERWRITERS

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Goods/Services IC 036 US 101 100 102

Insurance administration; Insurance agencies; Insurance brokerage; Insurance

carrier services.

Register SUPPLEMENTAL

Serial Number 87563702

Filing Date 2017-08-10T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Registration Number 5393177

Date Registered 2018-01-30

(REGISTRANT) Education Underwriters Corporation (CORPORATION;

Owner DELAWARE); 8250 Stringfellow Place, Gaithersburg, MARYLAND 20886,

UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (4) STANDARD CHARACTER MARK

Disclaimer "UNDERWRITERS"

Live Dead Indicator LIVE

Status REGISTERED



Goods/Services

Word Mark SUN UNDERWRITING

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IC 036 US 100 101 102

Assessing insurance claims; Insurance actuarial services; Insurance agencies; Insurance agency and brokerage; Insurance brokerage services; Insurance carrier services; Insurance claims administration; Insurance claims processing; Insurance information; Insurance services, namely, writing multi-peril crop insurance, crop hail insurance and re-insurance underwriting in the fields of crop and international business; Insurance underwriting consultation; Providing a website featuring educational information in the field of business insurance;

Development of insurance policies for others.

Register PRINCIPAL

Serial Number 88918743

Filing Date 2020-05-15T00:00:00

Original Filing Basis 1b

Current Filing Basis 1a

Publication Date 2020-12-22

Registration Number 6556175

Date Registered 2021-11-09

Owner (REGISTRANT) Kozlov, Vasily (INDIVIDUAL; RUSSIAN FEDERATION);

Molodezhnaya, dom 3, kv.517, Moscow, 119296, RUSSIAN FEDERATION

Type of Mark SERVICE MARK

Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

Design Code 010504, 261702, 261704, 261709

• The color(s) yellow, orange, red, and green is/are claimed as a feature of the mark.

Description of Mark

• The mark consists of the image of a yellow, orange and red sun with two hollow curved lines inside and a green line underneath it, and the words "UN UNDERWRITING" in green stylized letters below. The color white represents background and is not claimed as a feature of this mark.

Disclaimer "UNDERWRITING"

Live Dead Indicator LIVE

Status REGISTERED

Attorney of Record Paul Cosmovici



Word Mark RLP RLP INSURANCE

IC 036 US 101 100 102

Insurance administration; Insurance agencies; Insurance agency and brokerage; **Goods/Services**

Insurance brokerage; Insurance brokerage in the field of home, auto,

commercial, life, landlord, and condo insurance; Insurance brokerage services; Insurance carrier services; Insurance consultancy; Insurance information; Insurance information and consultancy; Insurance premium rate computing.

Register PRINCIPAL

Serial Number 88080237

Filing Date 2018-08-15T00:00:00

Original Filing Basis 1a

Current Filing Basis 1a

Owner

Publication Date 2019-01-29

Registration Number 5726608

Date Registered 2019-04-16

(REGISTRANT) RLP Insurance, LLC (LIMITED LIABILITY COMPANY;

KENTUCKY); 115 Pennsylvania Avenue, Louisville, KENTUCKY 40206,

UNITED STATES

Type of Mark SERVICE MARK

Mark Drawing Code (3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS

Design Code 261701, 261705, 261713

• The color(s) dark orange and dark purple is/are claimed as a feature of the **Description of Mark**

mark.

• The mark consists of the letters "R", "L", and "P" in dark orange forming a single scripted character, the "R" being flipped to read from right to left. The words "RLP INSURANCE" are to the right in dark purple. A dark orange line appears above and below the words "RLP INSURANCE", and a thinner dark orange line appears above and below the entire mark. The color white and grey appearing in the mark represents background or transparent areas and is not claimed as a feature of the mark.

Disclaimer "INSURANCE"

Live Dead Indicator LIVE

Status REGISTERED

Attorney of Record Edward A. Houlehan

United States Patent and Trademark Office (USPTO)

USPTO OFFICIAL NOTICE

Office Action (Official Letter) has issued on November 14, 2023 for U.S. Trademark Application Serial No. 97484762

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action to avoid your application abandoning. Follow the steps below.

- (1) Read the Office action. This email is NOT the Office action.
- (2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS) or the Electronic System for Trademark Trials and Appeals (ESTTA), as appropriate. Your response and/or appeal must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response deadline. Otherwise, your application will be <u>abandoned</u>. See the Office action itself regarding how to respond.
- (3) **Direct general questions** about using USPTO electronic forms, the USPTO <u>website</u>, the application process, the status of your application, and whether there are outstanding deadlines to the <u>Trademark Assistance Center (TAC)</u>.

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

GENERAL GUIDANCE

- <u>Check the status</u> of your application periodically in the <u>Trademark Status & Document Retrieval (TSDR)</u> database to avoid missing critical deadlines.
- <u>Update your correspondence email address</u> to ensure you receive important USPTO notices about your application.
- Beware of trademark-related scams. Protect yourself from people and companies that may try to take financial advantage of you. Private companies may call you and pretend to be the USPTO or may send you communications that resemble official USPTO documents to trick you. We will never request your credit card number or social security number over the phone. Verify the correspondence originated from us by using your serial number in our database, TSDR, to confirm that it appears under the "Documents" tab, or contact the Trademark Assistance Center.

• Hiring a U.S.-licensed attorney. If you do not have an attorney and are not required to have one under the trademark rules, we encourage you to hire a U.S.-licensed attorney specializing in trademark law to help guide you through the registration process. The USPTO examining attorney is not your attorney and cannot give you legal advice, but rather works for and represents the USPTO in trademark matters.